

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

JAMES F. PALMA  
BERNADETTE PALMA  
Debtor(s)

Case No. 17-22525GLT

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/21/2017.
- 2) The plan was confirmed on 08/21/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 02/22/2018, 09/28/2018, 04/01/2019, 02/27/2020, 02/27/2020, 10/13/2020, 05/28/2021.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/12/2022.
- 5) The case was completed on 07/14/2022.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$129,035.45.
- 10) Amount of unsecured claims discharged without full payment: \$55,016.41.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$190,616.27  
Less amount refunded to debtor \$751.66

**NET RECEIPTS: \$189,864.61**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$12,804.88  
Court Costs \$0.00  
Trustee Expenses & Compensation \$8,489.50  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$21,294.38**

Attorney fees paid and disclosed by debtor: \$1,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICREDIT FINANCIAL SVCS INC	Secured	12,241.41	10,850.00	10,850.00	10,850.00	1,398.54
AMERICREDIT FINANCIAL SVCS INC	Unsecured	0.00	1,616.90	1,616.90	31.35	0.00
BENEFICIAL MORTGAGE CORP* (RE)	Secured	7,022.83	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE - DIV C	Unsecured	1,500.79	14,757.73	14,757.73	286.15	0.00
CITIFINANCIAL INC (NON-RE*)++	Unsecured	8,537.00	NA	NA	0.00	0.00
CONCORD SERVICES	Unsecured	4,280.00	NA	NA	0.00	0.00
COUNTY OF ALLEGHENY (RE TAX)*	Secured	543.00	0.00	88.84	88.84	89.98
COUNTY OF ALLEGHENY (RE TAX)*	Secured	0.00	0.00	0.00	0.00	0.00
CREDIT ACCEPTANCE CORP*	Secured	15,699.43	15,023.74	15,023.74	15,023.74	1,982.77
CREDIT ONE BANK	Unsecured	1,520.00	NA	NA	0.00	0.00
DIAMOND RESORTS FINANCIAL SVC	Secured	4,200.00	NA	NA	0.00	0.00
DUQUESNE LIGHT COMPANY(*)	Unsecured	NA	584.96	584.96	11.34	0.00
FINGERHUT	Unsecured	391.96	NA	NA	0.00	0.00
GOLDMAN SACHS MORTGAGE CO	Priority	0.00	2,749.46	2,749.46	2,749.46	0.00
GOLDMAN SACHS MORTGAGE CO	Priority	0.00	4,438.76	4,438.76	4,438.76	0.00
GOLDMAN SACHS MORTGAGE CO	Priority	0.00	3,488.11	3,488.11	3,488.11	0.00
GOLDMAN SACHS MORTGAGE CO	Secured	180,641.82	181,904.65	0.00	82,110.32	0.00
GOLDMAN SACHS MORTGAGE CO	Secured	0.00	40,336.14	40,336.14	40,336.14	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	7,153.17	7,153.17	138.70	0.00
INTERNAL REVENUE SERVICE*	Priority	16,594.69	2,543.70	2,543.70	2,543.70	0.00
JEFFERSON HILLS BOROUGH (RE)	Secured	777.44	NA	94.95	94.95	25.92
LVNV FUNDING LLC, ASSIGNEE	Unsecured	1,499.25	1,506.34	1,506.34	29.21	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	1,520.59	1,557.56	1,557.56	30.20	0.00
MERRICK BANK	Unsecured	1,037.11	1,060.40	1,060.40	20.56	0.00
NASCO ROOFING AND CONSTRUCTI	Unsecured	2,625.85	NA	NA	0.00	0.00
NCB MANAGEMENT SERVICES INC*	Unsecured	NA	6,722.83	6,722.83	130.36	0.00
PEOPLES NATURAL GAS CO LLC*	Priority	NA	NA	NA	1,344.00	0.00
PLEASANT HILLS BORO-R/E TAX	Secured	976.54	NA	976.54	976.54	283.77
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	237.00	352.73	352.73	6.84	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,206.14	1,291.52	1,291.52	25.04	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,576.63	1,576.63	1,576.63	30.57	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
UPMC HEALTH SERVICES	Unsecured	NA	225.52	225.52	4.37	0.00
WEST JEFFERSON HILLS SD (PLEASA	Secured	2,438.29	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$82,110.32	\$0.00
Mortgage Arrearage	\$40,336.14	\$40,336.14	\$0.00
Debt Secured by Vehicle	\$25,873.74	\$25,873.74	\$3,381.31
All Other Secured	\$1,160.33	\$1,160.33	\$399.67
<b>TOTAL SECURED:</b>	<b>\$67,370.21</b>	<b>\$149,480.53</b>	<b>\$3,780.98</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$13,220.03	\$14,564.03	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$13,220.03</b>	<b>\$14,564.03</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$38,406.29</b>	<b>\$744.69</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$21,294.38</u>	
Disbursements to Creditors	<u>\$168,570.23</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$189,864.61</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/15/2022

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.